

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert W Smith  
Renee D Smith  
Debtors

Case No. 17-02376-HWV  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke

Page 1 of 5

Date Rcvd: Mar 01, 2023

Form ID: 3180W

Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Robert W Smith, Renee D Smith, 3650 New Park Road, New Park, PA 17352-9432
4930894	Aaron's, 3137 Cape horn Road, Red Lion, PA 17356-9071
4930895	Advanced Radiology, 26999 Network Place, Chicago, IL 60673-1269
4930897	Bureau of Collections &, Tax Payer Services, PO Box 281041, Harrisburg, PA 17128-1041
4930900	+ Collection & Credit Department, Ambuland Billing Office, PO Box 726, New Cumberland, PA 17070-0726
4930907	+ HSN, 165 Cottage Grove S.W., Grand Rapids, MI 49507-1635
4930908	Joan M. Krieg, 3650 New Park Road, New Park, PA 17352-9432
4930910	Liberty Mutual Goup, PO Box 7500, Dover, NH 03821-7500
4930913	## McClure Law Office, PO Box 65, Middletown, PA 17057-0065
4930915	Medicare Premium Collection Center, PO Box 790355, Saint Louis, MO 63179-0355
4930916	Memorial Hospital, PO Box 1022, Wixom, MI 48393-1022
4930920	+ Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
4965325	Navient Solutions LLC obo the dept of education, Navient Solutions LLC, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
4930923	# Peerless Credit Servicse, Inc., PO Box 518, Middletown, PA 17057-0518
4930928	Schumacher Clinical Partners, c/o PA Emergency Physicians PLLC, PO Box 731584, Dallas, TX 75373-1584
5069934	Selene Finance LP, P.O. Box 71243, Philadelphia, PA 19176
4930929	+ Smilebuilderz LLC, 1685 Crown Avenue, Lancaster, PA 17601-6320
4930930	Social Security Administration, Mid-Atlantic Program Service Center, 300 Spring Garden Street, Harrisburg, PA 17123-2992
4930931	Southern York County Emergency Med., PO Box 726, New Cumberland, PA 17070-0726
4930939	York Clinic Company LLC, PO Box 14000, Belfast, ME 04915-4033
4930941	+ Yorktowne Urology, PC, 2350 Freedom Way, Suite 102, York, PA 17402-8265

TOTAL: 21

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Mar 01 2023 23:44:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: RASEBN@raslg.com	Mar 01 2023 18:43:00	Selene Finance LP, Ras Crane LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 01 2023 18:43:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Mar 01 2023 18:43:00	Specialized Loan Servicing LLC, 14841 Dallas

cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 01 2023 18:43:00	Pkwy Suite 425, Dallas, TX 75254-8067 VRMTG Asset Trust, 6200 S. Quebec St., Greenwood Village, CO 80111-4720
4930896	EDI: ATTWIREBK.COM	Mar 01 2023 23:43:00	AT&T, PO Box 5014, Carol Stream, IL 60197-5014
4982016	EDI: AIS.COM	Mar 01 2023 23:44:00	AT&T CORP, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
4952261	EDI: ATLASACQU	Mar 01 2023 23:43:00	Atlas Acquisitions LLC, 492C Cedar Lane Ste 442, Teaneck, NJ 07666
4979087	Email/PDF: resurgentbknotifications@resurgent.com	Mar 01 2023 18:47:38	CACH, LLC its successors and assigns as assignee, of Synchrony Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4930898	EDI: CAPITALONE.COM	Mar 01 2023 23:43:00	Capital One Bank USA, PO Box 85015, Richmond, VA 23285-5075
4930903	Email/Text: ebnnotifications@creditacceptance.com	Mar 01 2023 18:43:00	Credit Acceptance, 25505 West 12 Mile Rd, Southfield, MI 48034
4930899	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 01 2023 18:43:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
4930901	Email/Text: DATA@COLLECTIONCENTERIND.COM	Mar 01 2023 18:43:00	Collection Center, 2011 Miller Road, Lancaster, PA 17604
4930902	+ Email/Text: dylan.succa@commercialacceptance.net	Mar 01 2023 18:43:00	Commercial Acceptance Company, 2300 Gettysburg Road, Camp Hill, PA 17011-7303
4930904	+ EDI: CCS.COM	Mar 01 2023 23:44:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
4930905	+ Email/Text: crdept@na.firstsource.com	Mar 01 2023 18:43:00	FirstSource Advantage LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
4930906	+ Email/Text: BAN5620@UCBINC.COM	Mar 01 2023 18:43:00	Goodyear Tire/CBNA, c/o United Collection Bureau, Inc., 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501
4930909	^ MEBN	Mar 01 2023 18:41:24	KML Law Group, Ste 5000 BNY Mellon Independence Ct, 701 Market Street, Philadelphia, PA 19106-1541
4930911	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 01 2023 18:47:31	LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
4967568	Email/PDF: resurgentbknotifications@resurgent.com	Mar 01 2023 18:47:31	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4930914	+ Email/Text: MDSBankruptcies@meddatsys.com	Mar 01 2023 18:43:00	Medical Data Systems I, 645 Walnut Street, Ste 5, Gadsden, AL 35901-4173
4952418	+ Email/Text: pasi_bankruptcy@chs.net	Mar 01 2023 18:43:00	Memorial Hospital of York, C/O PASI, PO Box 188, Brentwood, TN 37024-0188
4963545	Email/Text: nsm_bk_notices@mrcooper.com	Mar 01 2023 18:43:00	Nationstar Mortgage, LLC, ATTN: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
4930918	+ Email/Text: Bankruptcies@nragroup.com	Mar 01 2023 18:43:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
4930919	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 01 2023 18:43:00	Nationstar Mortgage, PO Box 619094, Dallas, TX 75261-9094
4930920	+ EDI: MAXMSAIDV	Mar 01 2023 23:44:00	Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
4965325	EDI: MAXMSAIDV	Mar 01 2023 23:44:00	Navient Solutions LLC obo the dept of education,

			Navient Solutions LLC, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
4930924	Email/Text: info@phoenixfinancialsvcs.com	Mar 01 2023 18:43:00	Phoenix Financial Service, 8902 Otis Ave, Ste 103A, Indianapolis, IN 46216
4930925	EDI: PRA.COM	Mar 01 2023 23:44:00	Portfolio Recovery Associates, 120 Corporate Blvd, Ste 1, Norfolk, VA 23502
4930926	EDI: PRA.COM	Mar 01 2023 23:44:00	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
4931094	+ EDI: RECOVERYCORP.COM	Mar 01 2023 23:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4930921	Email/Text: pasi_bankruptcy@chs.net	Mar 01 2023 18:43:00	Pasi, PO Box 188, Brentwood, TN 37024-0188
4930922	Email/Text: pasi_bankruptcy@chs.net	Mar 01 2023 18:43:00	Pasi, PO Box 68, Brentwood, TN 37024-0068
4939000	EDI: PENNDEPTREV	Mar 01 2023 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
4939000	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 01 2023 18:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
4930932	EDI: AISSPRINT	Mar 01 2023 23:43:00	Sprint, PO Box 54977, Los Angeles, CA 90054-0977
4966216	EDI: AISSPRINT	Mar 01 2023 23:43:00	Sprint Corp, Attention Bankruptcy, PO Box 7949, Overland Park, KS 66207-0949
4930934	+ EDI: RMSC.COM	Mar 01 2023 23:43:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
4930927	^ MEBN	Mar 01 2023 18:41:15	Scheer, Green & Burke, Co. L.P.A., 1 Seagate, Suite 640, Toledo, OH 43604-4501
4948947	Email/Text: ssa.bankruptcy@ssa.gov	Mar 01 2023 18:43:00	Social Security Administration, Mid-Atlantic Program Service Center, 300 Spring Garden Street, Philadelphia, PA 19123-2992
5353757	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 01 2023 18:43:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5453501	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 01 2023 18:43:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
5453502	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 01 2023 18:43:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
4930933	Email/Text: bankruptcy@sunrisecreditservices.com	Mar 01 2023 18:43:00	Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100
4930935	+ EDI: RMSC.COM	Mar 01 2023 23:43:00	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
5457252	+ Email/Text: mtgbk@shellpointmtg.com	Mar 01 2023 18:43:00	US Bank Trust National Association, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, US Bank Trust National Association, c/o Shellpoint Mortgage Servicing 29603-0826
5457251	+ Email/Text: mtgbk@shellpointmtg.com	Mar 01 2023 18:43:00	US Bank Trust National Association, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
4930936	+ Email/Text: BAN5620@UCBINC.COM	Mar 01 2023 18:43:00	United Collection Bureau, Inc., 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501
4930937	+ EDI: BLUESTEM	Mar 01 2023 23:44:00	WebBank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

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4930938	+ Email/Text: lconey@whiterosecu.com	Mar 01 2023 18:43:00	White Rose Credit Union, 3498 Industrial Drive, York, PA 17402-9050
4930940	+ Email/Text: MDSBankruptcies@meddatsys.com	Mar 01 2023 18:43:00	York Memorial Hospital, c/o Medical Revenue Service, 645 Walnut Street, Ste 5, Gadsden, AL 35901-4173

TOTAL: 51

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5273125		Duluth, GA 30097
5273124		Selene Finance LP, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court., Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
4975742	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court., Atlas Acquisitions LLC, 492C Cedar Lane Ste 442, Teaneck, NJ 07666
4939718	*+	CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
4930912	*+	LVNV Funding LLC, PO Box 10497, Greenville, SC 29603-0497
4979169	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5069935	*+	Selene Finance LP, P.O. Box 71243, Philadelphia, PA 19176-6243
5353758	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
4930917	##+	Miller DiPietro Associates, PO Box 143, Landisville, PA 17538-0143

TOTAL: 2 Undeliverable, 9 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2023 at the address(es) listed below:

Name	Email Address
Ashlee Crane Fogle	on behalf of Creditor SELENE FINANCE LP afogle@rascrane.com
Atlas Acquisitions LLC	bk@atlasacq.com
Brandon D Pack	on behalf of Creditor Selene Finance LP brandon.pack@phelanhallinan.com brandon.pack@hotmail.com
Brian C Nicholas	on behalf of Creditor Specialized Loan Servicing LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Charles G. Wohlrab	on behalf of Creditor Selene Finance LP cwohrlab@raslg.com

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Charles G. Wohlrab	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust cwohlab@raslg.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
Keri P Ebeck	on behalf of Creditor Selene Finance LP kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;politicsci2@gmail.com
Kevin Buttery	on behalf of Creditor Selene Finance LP kbuttery@rascrane.com
Lara Shipkovitz Martin	on behalf of Creditor Selene Finance LP lmartin@bernsteinlaw.com cwirick@bernsteinlaw.com;cwirick@ecf.courtdrive.com;lshipkovitz@ecf.courtdrive.com;laraship@gmail.com
Michael R Caum	on behalf of Debtor 2 Renee D Smith mikecaumesq@comcast.net
Michael R Caum	on behalf of Debtor 1 Robert W Smith mikecaumesq@comcast.net
Sindi Mncina	on behalf of Creditor SELENE FINANCE LP smncina@raslg.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 15

**Information to identify the case:**

Debtor 1

**Robert W Smith**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4588

EIN --

Debtor 2

**Renee D Smith**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2647

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-02376-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert W Smith

Renee D Smith

3/1/23**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**